

Applicant: Ganesan  
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Application No.: 10/695,946

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of the Claims:**

1-31. (Cancelled)

32. (Currently Amended) A method for performing cashless transactions, comprising:  
receiving, at a central processing point and from a point of purchase, information identifying a purchaser without identifying receiving any payment account information for a payment account for of the purchaser;

processing the received identifying information at the central processing point to determine if the purchaser is a registered purchaser;

transmitting, from the central processing point to [a] the point of purchase, a notice confirming registration, if the purchaser is determined to be a registered purchaser;

receiving, at the central processing point, an instruction for paying for a purchase on behalf of the purchaser; and

directing a payment for the purchase on behalf of the purchaser based on the determination that the purchaser is a registered purchaser and the received instruction for paying for the purchase.

33. (Currently Amended) A method according to claim 32, further comprising:

receiving, at the central processing point and from the point of purchase, information identifying a purchase price for the purchase;

processing the received information at the central processing point to determine if the identified purchase price exceeds a threshold amount; and

transmitting an authorization for the purchase to the point of purchase if the identified purchase price is determined not to exceed the threshold amount.

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34. (Cancelled)

35. (Previously Presented) A method according to claim 33, wherein the notice confirming registration and the authorization for the purchase are transmitted as a unitary transmission.

36. (Previously Presented) A method according to claim 32, wherein:

the received instruction for paying for the purchase on behalf of the purchaser is one of an instruction to immediately pay for the purchase and an instruction to subsequently pay for the purchase; and

the directing of the payment for the purchase on behalf of the purchaser is automatically generated if the received instruction is the instruction to immediately pay for the purchase.

37. (Cancelled)

38. (Currently Amended) A system for performing cashless transactions, comprising:

a network interface configured (i) to receive, from a point of purchase, information identifying a purchaser without receiving any payment account information for identifying a payment account for the purchaser, and (ii) to receive an instruction for paying a purchase on behalf of the purchaser; and

a processor configured (i) to determine if the purchaser is a registered purchaser based on the received identifying information, (ii) to direct transmission of a notice confirming registration to [a] the point of purchase; if the purchaser is determined to be a registered purchaser, and (iii) to direct a payment for the purchase on behalf of the purchaser based on the determination that the purchaser is a registered purchaser and the received instruction for paying for the purchase.

39. (Currently Amended) A system according to claim 32, wherein:

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the network interface is further configured to receive from the point of purchase information identifying a purchase price for the purchase; and

the processor is further configured to determine if the identified purchase price exceeds a threshold amount, and to direct transmission of an authorization for the purchase to the point of purchase, if the identified purchase price is determined not to exceed the threshold amount.

40. (Cancelled)

41. (Previously Presented) A system according to claim 39, wherein the processor is further configured to direct the transmission of the notice confirming registration and the authorization for the purchase as a unitary transmission.

42. (Previously Presented) A system according to claim 38, wherein:

the received instruction for paying for the purchase on behalf of the purchaser is one of an instruction to immediately pay for the purchase and an instruction to subsequently pay for the purchase; and

the processor is further configured to automatically direct the payment for the purchase on behalf of the purchaser, if the received instruction for paying for the purchase on behalf of the purchaser is the instruction to immediately pay for the purchase.

43. (Cancelled)

44. (Currently Amended) A method for accepting a cashless payment request, comprising:

receiving a communication, transmitted on behalf of a seller to a payment service provider, representing information identifying a purchaser without receiving any payment account information for identifying a payment account of the purchaser;

confirming that the purchaser is registered with the payment service purchaser based on the represented information; and

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accepting a request that the payment service provider pay the seller on behalf of the purchaser, based on the confirmation of registration.

45. (Previously Presented) A method according to claim 44, further comprising:

transmitting a communication, from the payment service provider, representing a notice of the confirmation of registration.

46. (Previously Presented) A method according to claim 44, wherein the information is first information and further comprising:

receiving a communication, transmitted on behalf of other than the seller to the payment service provider, representing second information related to the purchaser; and

registering the purchaser based on the represented second information;

wherein the communication representing the first information is received subsequent to the purchaser being registered.

47. (Previously Presented) The method of claim 46, wherein the represented second information includes an identification of the payment account.

48. (Previously Presented) The method of claim 46, wherein the received communication representing the second information is transmitted on behalf of the purchaser.

49. (Previously Presented) The method of claim 46, wherein the seller is a first seller, the request to pay is a first request to pay, and further comprising:

subsequent to the purchaser being registered, receiving another communication, transmitted on behalf of a second seller to the payment service provider, representing third information identifying the purchaser without identifying a payment account;

further confirming that the purchaser is registered based on the represented third information; and

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accepting a second request that the payment service provider pay the second seller on behalf of the purchaser, based on the further confirmation of registration.

50. (Previously Presented) The method of claim 49, further comprising:

transmitting a communication, from the payment service provider, representing a first notice of the confirmation of registration based on the represented first information; and

transmitting a communication, from the payment service provider, representing a second notice of the further confirmation of registration based on the represented third information.

51. (Previously Presented) The method of claim 49, wherein the first seller and the second seller are the same seller.

52. (Previously Presented) The method of claim 49, wherein the represented first information and the represented third information are the same information.

53. (Previously Presented) The method of claim 49, wherein:

the represented first information identifying the purchaser includes only a first type identifying information; and

the represented third information identifying the purchaser includes the first type identifying information and a second type identifying information.

54. (Previously Presented) The method of claim 53, wherein:

the first type identifying information is limited to one or more of a name, an address, a driver's license number and a passport number of the purchaser; and

the second type identifying information is limited to other than the name, the address, the driver's license number and the passport number of the purchaser.

55. (Previously Presented) The method of claim 44, wherein the represented information identifies a price for a purchase by the purchaser from the seller, and further comprising:

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transmitting a communication, from the payment service provider to the seller, representing a notice that the purchase is authorized, based upon a function of the purchase price.

56. (Previously Presented) The method of claim 55, wherein:

the function of the purchase price is one of (i) a relationship between the purchase price and a threshold limit and (ii) a relationship between the purchase price and available purchaser funds.

57. (Previously Presented) The method of claim 55, wherein:

the transmitted communication also represents a notice of the confirmation of registration.

58. (Previously Presented) The method of claim 44, wherein:

the represented information identifying the purchaser includes a first portion and a second portion;

the first portion includes at least one of a name, an address, a driver's license number and a passport number of the purchaser; and

the second portion includes other than the name, the address, the driver's license number and the passport number of the purchaser.

59. (Previously Presented) The method of claim 44, wherein:

the communication is received from the seller.

60. (Previously Presented) A system for accepting a cashless payment request, comprising:

a memory configured to store identifiers for purchasers registered with a payment service provider; and

a processor configured to receive a communication, transmitted on behalf of a seller, representing information identifying a purchaser without receiving any payment account information for identifying a payment account of the purchaser, to confirm that the purchaser is

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registered with the payment service provider based on the represented information and the stored identifiers, and to accept a request that the payment service provider pay the seller on behalf of the purchaser, based on the confirmation of registration to the purchaser.

61. (Currently Amended) The system of Claim 60, wherein:

the processor is further configured to direct the transmission of a communication [, to] representing the confirmation of registration.

62. (Previously Presented) The system of claim 60, wherein:

the information is first information; and

the processor is further configured to receive a communication, transmitted on behalf of the other than the seller, representing second information related to the purchaser, and to direct the storage of the represented second information in association with an identifier for the purchaser;

wherein the communication representing the first information is received subsequent to the directed storage of the represented second information.

63. (Previously Presented) The system of claim 62, wherein the received communication representing the second information is transmitted on behalf of the purchaser.

64. (Currently Amended) The system of claim 62, wherein:

the seller is a first seller;

the request to pay is a first request to pay; and

the processor is further configured to receive, subsequent to directing the storage of the represented second information, another communication, transmitted on behalf of a second seller, representing third information identifying the purchaser without identifying a payment account, to further confirm that the purchaser is registered with the payment service provider based on the represented third information and the stored identifiers, and to accept a second

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request that the payment service provider pay the second seller on behalf of the purchaser, based on the further confirmation request.

65. (Previously Presented) The system of claim 64, wherein the processor is further configured (i) to transmit a communication representing a first notice of the confirmation of registration of the purchaser with the payment service provider based on the represented first information and the stored identifiers, and (ii) to transmit a communication representing a second notice of the further confirmation of registration of the ~~second seller purchaser~~ with the payment service provider based on the represented third information and the stored identifiers.

66. (Currently Amended) The system of claim 60, wherein:

the represented information identifies a price for a purchase by the purchaser from the seller; and

the processor is further configured to transmit a communication representing a notice that the purchase is authorized by the payment service provider, based upon a function of the purchase price.

67. (New) The method of claim 32, wherein:

the information identifying the purchaser is received in a first communication;

the instruction for paying for the purchase is received in a second communication; and  
the second communication is received subsequent to the first communication.

68. (New) The method of claim 32, wherein the received instruction for paying for the purchase on behalf of the purchaser is an instruction to subsequently pay for the purchase, and further comprising:

storing billing information associated with the received instruction for paying for the purchase; and

receiving a payment authorization from the purchaser;

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wherein directing the payment for the purchase comprises directing the payment for the purchase subsequent to receiving the payment authorization.

69. (New) The system of Claim 38, wherein:

the network interface receives information identifying a purchaser in a first communication;

the network interface receives the instruction for paying for the purchase in a second communication; and

the second communication is received subsequent to the first communication.

70. (New) The system of Claim 38, wherein instruction for paying for the purchase on behalf of the purchaser is an instruction to subsequently pay for the purchase, and wherein:

the processor is further configured to store billing information associated with the received instruction for paying for the purchase; and

the network interface is further configured to receive a payment authorization from the purchaser;

wherein the processor directs the payment for the purchase subsequent to the network interface receiving the payment authorization.